

Form PTO 1449 (Modified)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO. 271189US28	SERIAL NO. 10/806,572
LIST OF REFERENCES CITED BY APPLICANT		APPLICANT Judith KLUGMAN	
		FILING DATE March 22, 2004	GROUP 3694
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, etc.)			
AAA	J. Cavanagh, et al.; Alternative Transfer of Catastrophe Risk and the Lloyd's Market; Pgs. 6-9		
AAB	C. McGee; MMC Viewpoint, Catastrophe - Bonds Come of Age; http://www.mmc.com/views/00wintermcghee.shtml ; Pgs. 1-4; dated 2000		
AAC	Michael S. Canter, et al.; CNA Re White Papers - Securitization - History of the Cat Bond Market - The Foundation and Evolution of the Catastrophe Bond Market; http://www.cnare.com/rescenter/s2k_reports/catbonds.htm ; Pgs. 1-5; dated 2002		
AAD	Aschkenasy, J.; Investopedia - Fair Weather Friends, Catastrophe Bonds are More Dependent on the Greenhouse Effect than Greenspan; http://www.investopedia.com/offsite.asp?URL=http://...tpub.com/archive/ps/98-03psmarch/march98PS58.html ; Pgs. 1-4; dated 1998		
AAE	Belonsky, G. et al; Insurance-Linked Securities (Excerpted from Swiss Re New Markets); Pgs. 174-176; dated 1999		
AAF	Deal Round-Up - Capital Markets Innovation; www.reactionsnet.com ; Pgs. 22-25; dated 06/2002		
AAG	SCOR - News - Press Release, SCOR Places EUR 130 Million Cover for Credit Reinsurance Risks; http://www.scor.com/us/4_communique.asp?num=904 ; Pg. 1 of 2; dated 04/17/2002		
AAH	Wildermuth, D.; Operational Risk Conference - Using Capital Market Securities as Operational Risk Mitigants; Pgs. 1-13; dated 11/16/2001		
AAI	The Manage Mentor - Knowledge Universe - Finance - Securitisation of Insurance Risks; http://www.the-managementor.com/kuniverse.kmailers_universe/finance_kmailers/FIFS ; Pgs. 1-2; dated 08/27/2002		
AAJ			
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AAM			
AAN			
AAO			
AAP			
AAQ			
Examiner		Date Considered	
*Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			